

## A NEED TO SPEAK WITH ONE VOICE

### MOBILIZING PEEL'S BLACK COMMUNITY

Peel Police Services Board should include members of the Black community

**O**n September 24 this year, a Black man was shot while Peel police officers were present. He died in hospital within hours. Demonstrations took place in Brampton and the tragedy became part of the municipal election then in process, with questions asked about militarization of the police and police training in de-escalation.

Following the election, a group of activists has formed to bring the Black community together so that it speaks with a united voice on matters that affect Black people in Peel Region.

A first priority: to have a Black person on Peel

Police Services Board.

Following that: to make regular presentations to the Board; then to have more representation on advisory committees and boards, and to be recognized as an influential presence in Peel that must be listened to and whose views must be considered.

In a letter to Black organizations and individuals, the activist group says:

"The Black population in Peel is growing and is a significant part of the 57% that make up visible minorities in the Region. It is important that the Black community have an active voice in areas such as policing, education and politics."

Several members of the Black community have

#### INSIDE

- 2 Down-Turn Abbey
- 3 Keeping an eye on the police
- 4 Tough Tomes
- 5 Todd Foster
- 10 Never again!
- 11 Habitat
- 12 Punjabi Art

applied for a vacancy on Peel Police Services Board. Peel Region Council is expected to announce the new appointee in February. The Board has only seven members and the next vacancy will not occur until 2017. Part-time appointees in Peel are paid about \$13,000 a year.

For more information about the activist group, phone (416) 433-7715 or email [sophia@bcanpeel.com](mailto:sophia@bcanpeel.com)

CONTINUED ON PAGE 3

## Your New Year's resolution

**T**hinking about a New Year's Resolution? Here are some suggestions:

Volunteer to serve on an advisory committee, tribunal, or similar. It helps to shape the way we live and any Peel resident can join in. You might even be paid.

The committees deal with numerous topics:

**In Mississauga**, committees needing citizen representatives vary from Accessibility for people with a disability, to Traffic Safety, to an Environmental Advisory, Heritage Advisory, Towing Industry Advisory.

Phone 905-615-3200 or check [www.mississauga.ca/portal/cityhall/committees](http://www.mississauga.ca/portal/cityhall/committees) for a complete list, which also tells when meetings are held, how often

### Have fun telling Councils what to do

they meet, and if you will be paid.

**Brampton** has advisory committees on accessibility, clean city, environmental planning, heritage, library, school traffic safety, attracting new business and hanging on to the old, heritage areas such as Churchville, council compensation (which advises on councillors' pay and benefits and severance, and pays its own members an honorarium), Downtown Brampton Creative Economy Round Table, a Regional Representation Task Force, and a taxicab advisory.

Phone 905-874-2100 or go to [www.brampton.ca](http://www.brampton.ca)

Other possible citizen appointments in Brampton:

An Appeal Tribunal deals with dog licensing

among other duties, with an honorarium of \$75 a meeting, which take place the second Monday of every month -- if there's work to be done.

The Committee of Adjustment pays \$175 per meeting, which take place every three weeks and last from three to five hours. The job involves approving (or not) minor variances to zoning bylaws, consents to establishing new lots, foreclosures, lot line adjustments, and more.

The Compliance Audit Committee follows up on complaints about election expenses.

**In Caledon**, an Accessibility advisory committee not only helps Council meet legal requirements for accessibility, but is responsible for community awareness of all disabilities and finding out about barriers;

An Arts advisory committee encourages and supports arts and cultural groups; qn Audit committee helps Council maintain financial reliability; Bolton Business Improvement

CONTINUED ON PAGE 5

From all of us at Tough Times,  
**Happy New Year & Jolly Holidays**





## DID YOU KNOW?

### Peel Poverty Action Group

Peel Poverty Action Group is open to every individual and organization in Peel Region that cares about what poverty does to people.

It provides a safe place where people who are cash-poor and those who try to help them are encouraged to speak out-- and the Tough Times is part of that safe place.

The Group's mandate is to advocate for people in need and to educate the public about poverty issues.

Membership is free. Meetings take place at 9.30 a.m. the second Thursday of every month alternately in Brampton and Mississauga.

WWW.PPAG.WORDPRESS.COM

## Homeless: The Video

Spaces and Places: Uncovering Homelessness in the Region of Peel is a 15-minute DVD in which homeless people describe their experiences.

A team from Peel Poverty Action Group including a once-homeless person, will show the video to a group on request. There is no charge. Email ppagactiongroup@gmail.com to book a showing. Allow about 45 minutes for the video and discussion.

The video was made by a team from York University, in cooperation with the Social Planning Council of Peel, financed by a grant from the Ontario Trillium Foundation. Download: <http://ppag.wordpress.com/spaces-and-places-video/>



## Down-Turn Abbey

### Diner at Knights Table

The good thing is that we do have a soup kitchen – it is a choice between rent and food.

### Woman at Knights Table

I learned shorthand and typing in high school in Jamaica, worked as a secretary and did some teaching. I came to Canada three years ago and looked for work. Halfway through an interview they told me I was over-qualified.

So now I have qualified as a paralegal, and am thinking about starting my own business. But I need a grant -- not a loan which would be a millstone round my neck – but to pay for registering the business, liability insurance, my own computer and software.

Some grants are aimed at certain ages, or are for work in the north, or First Nations. I can't find one for me.

### Regeneration

Most addicts are not real. They don't want to go to shelters because shelters have rules. You must be in by 11 p.m. But you've got a roof over your head. Be thankful.

The women's shelters are in Mississauga. It costs at least \$7 to go there by bus. That's too much if you've got nothing.

-Wanda and Mike

### Breakfasting at Regeneration

People complain about the food or the cooking. But when I look around the world, there's nothing wrong with this place.

### Don't let the diapers dry up

Vita Centre collects new diapers (preferably sizes 3-6), packages of wipes, and other baby toiletries like lotion, talcum powder, etc. to supply pregnant and parenting youth with goods they need for a new baby. Vita Centre asks: "Do you know of a good spot to put a

donation box? We provide a box, the sign, delivery and pickup, you provide the location." Phone 905-502-7933 or email diaperdrive@vitacentre.org.

### Help for sexually abused, victims of violence

Hope 24/7 has set up weekly meetings titled *Survivors Helping Survivors: Peer to Peer Support Group* where people who have been sexually assaulted or abused have a safe space to talk about their experiences. Hope 24/7 expects that participants will learn new skills, gain support and hope and feel less alone. Attendance is free, no need to register, just drop in. Tuesdays in Mississauga, Wednesdays in Brampton. Phone 905 792-0821 for more information.



### Artist in the making

It's an odd name, Twa, but Donald Twa, a regular for breakfast at the Regeneration soup kitchen in Brampton, says its an old Gaelic name meaning two, and he is related in some way to everybody in Canada whose name is Twa. He says the name dates from the late 1700s and was current in the War of 1812.

Twa is becoming an artist. Here is one of his works: note the big ears, the bloodshot eyes and the scotch-taped mouth.

## Tough Times

Next issue: February 2015

Book ad space by Jan. 15, 2015  
News copy by Dec. 15, 2014.

We encourage and welcome volunteer writers, reporters, artists, cartoonists, photographers, distributors and sales folk to join Tough Times. Please email letters to: [toughtimestabloid@gmail.com](mailto:toughtimestabloid@gmail.com)

### Produced by:

Peel Poverty Action Group (PPAG)

### Editor:

Edna Toth

### Associate Editor/Graphic Designer:

Ryan Gurcharn

### Graphic Designer:

Dalia Emam

### Contributors:

Dalia Emam, Jo-Anna Gould, Lisa Lipson, Paula Anne Olthuis, Bethell Hospice, Mississauga Library System, Brampton Library System, Todd Foster, Hope 24/7, Sonoma Church, Rosemary Keenan, and thanks to everyone else who supplied ideas and information to Tough Times.

### Printed by:

Metroland Media Group Ltd.

## ADVERTISING RATES

Tough Times has a minimum press run of 10,000 copies, distributed throughout Peel Region.

Target audience is people experiencing homelessness, using foodbanks and soup kitchens, families who are struggling, plus faith groups, social service agencies, trades unions, business people, and the general public.

### To advertise in Tough Times:

E: [toughtimestabloid@gmail.com](mailto:toughtimestabloid@gmail.com)  
T: 905 826-5041  
Mail address: 287 Glidden Road, #4  
Brampton ON, L6W 1H9, Canada

Advertising rates: (colour included)

**Business card:** \$75  
**1/16 page:** \$85  
**1/8 page:** \$135  
**1/4 page:** \$205  
**1/2 page:** \$375  
**3/4 page:** \$515  
**Full page:** \$655

A full page is approximately 10 inches wide by 12 inches deep = 120 square inches. | E&OE

## Keeping an eye on Peel police

### The job of a Police Services Board

The Black community is demonstrating in person and on the web over the shooting of a Black man in police presence. And in another matter, a Black man is suing Peel's Police Service for \$25m after he spent more than three years in custody before being acquitted of murder. His story was presented on CBC's The Fifth Estate. Justice Fletcher Dawson said during a pre-trial motion in Brampton that the police employed "abusive tactics" in interviewing a witness and the Crown wanted to use "evidence the police virtually manufactured".

Who controls Peel Police?

Are Black people at risk in encounters with our local Police Service?

These questions receive a short examination here, as Peel Regional Council prepares to appoint a new member to Peel Police Services Board, the seven-member group which sets policy for the Police Service.

Of the seven board members, three represent Regional Council plus a citizen appointee; three are appointed by the Ontario government. A new citizen member is to be appointed soon by Peel Region. After that, no change until 2017.

All members are part-time, must undertake to work at least 30 hours a month, including in business hours.

Current pay scale is \$12,986 a year for ordinary members, \$17,397 for the chair, \$14,528 for vice-chair.

Ontario's Police Services Act notes "The need for sensitivity to the

pluralistic, multiracial and multicultural character of Ontario society."

One board member is Sikh, re-appointed until 2017.

A Black woman served on the Board from 1992 to 1999.

The Board is changing character, with the probability (as Tough Times went to press) that Linda Jeffrey, Mayor of Brampton, will join the Board, and the possibility that Bonnie Crombie, Mayor of Mississauga, will also join. Emil Kolb, retiring as chair of Peel and as chair of the Police Board, may be replaced by the new Regional Chair, Frank Dale of Mississauga, who has been on the Police Board since 2006 and became vice-chair in January, 2014.

The Police Services Board is open to delegations from the public. These are rare – most recent from a Sikh group in 2012.

Peel's Black Community Action Network (BCAN) and Peel Poverty Action Group (PPAG) plan to organize regular presentations to the Board for information and to demonstrate public interest in its work.

Members of the Black community have applied for appointment to Peel Police Services Board. One applicant is in a labour union and may be able to negotiate time off "during business hours" as required. Other qualifications include ability to work with boards, a history of community service, a resident of Peel, a Canadian citizen.

## Diversity returns at Regional Council

Two people in the limelight at Peel Regional Council's inaugural meeting in December: Regional Councillor Annette Groves and Stacie-Samuels-Nesbeth.

The only person of colour elected to Peel Regional Council is Annette Groves, representing Bolton. It's a return to Regional Council for Groves, who ran unsuccessfully for mayor of Caledon in 2010. She is the self-employed owner of Cloverdale Walk-In Clinic. (Photo supplied by Groves)

Stacie Samuels-Nesbeth led the singing of O Canada. A Gospel Soloist with Grace Ministries, her full-time job is with the Region of Peel. (Tough Times Photo)

The guys have made a comeback in Peel via 2014's municipal election. Instead of three women leaders in all three municipalities surrounding the Regional Chair, Bonnie Crombie, new mayor of Mississauga, Linda Jeffrey, new mayor of Brampton, Allan Thompson, new mayor of Caledon, clicking chains of office with Frank Dale, new Regional Chair of Peel. (Tough Times Photo)



Councillor



Vocalist



New Leaders

## Don't Go Hungry.



Fighting Hunger...Feeding Hope

If you are struggling to make ends meet, have to choose between paying rent or buying food, or have more bills than income... The Mississauga Food Bank is here to help you.

Anyone in need and living in Mississauga can use a neighbourhood food bank or other member agency regardless of age, sexual orientation, race, religion, gender or immigration status.

Visit [www.themississaugafoodbank.org/getfood](http://www.themississaugafoodbank.org/getfood) or phone 905.270.5589 to find a member agency near you.





# Knights Table

Helping To Alleviate Hunger in Peel Region

## HOLIDAY HAMPER PROGRAM

December 1 – December 31

Touching lives this Christmas...  
We can't do it without your help



Give hope and joy to families over the holidays!

**Monetary Donations, Toys, & Non-Perishable Food Welcomed!**

**Give your gift today!**  
**(905) 454-8725**

**[www.knightstable.org](http://www.knightstable.org)**



**Knights Table, 287 Glidden Road, Unit 4  
Brampton, Ontario L6W 1H9**

**Thank You For Your Support!**

**Charitable Number 13250 3731 RR0001**

# Tough Times

## What's cooking at the library?

Here are some of the books available in Mississauga libraries about cooking and preparing food with a small budget. Knowing how to use what you have in the most efficient way can make small amounts go further. You can eat fresher, too, if you have a container garden. Seeds can be inexpensive and many gardeners are happy to share.

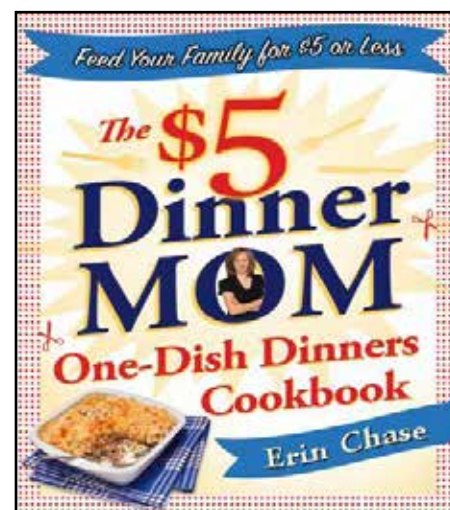
**The affordable feasts collection: budget-friendly family meals**  
**By: Canadian Living Kitchen, 2013**  
Call number: 641. 552 AFF

Packed with helpful tips from Canada's most trusted food experts, The Affordable Feasts Collection helps home cooks stretch their grocery budget -- without sacrificing flavour or quality. Recipes are family-focused, with options for both day-to-day dinners and special occasion meals.



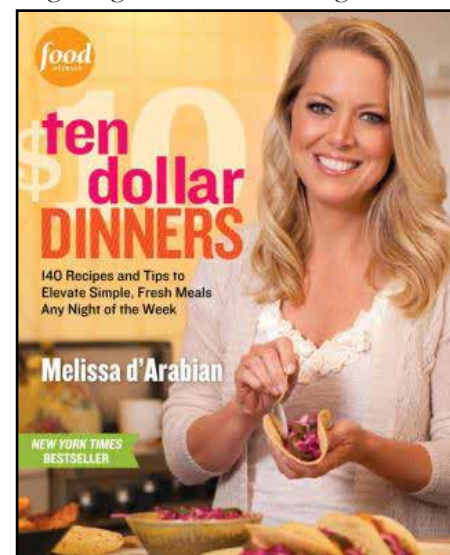
**The \$5 dinner mom one-dish dinners cookbook**  
**By: Chase, Erin (Erin E.), 2012**  
Call Number: 641.555 CHA

With her new book, Erin Chase shows that it's possible to eat right, eat well and stay on a budget. She also shows us how easy it can be to cook, clean up fast, and spend more time with the family.



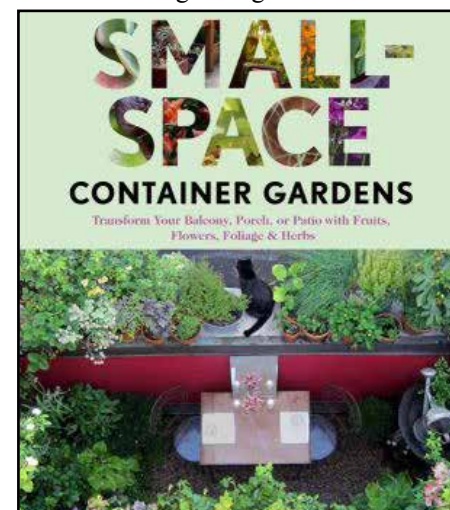
**Ten dollar dinners: 140 recipes and tips to elevate simple, fresh meals any night of the week**  
**By: Arabian, Melissa d., 2012**  
Call Number: 641. 555 ARA

Ten Dollar Dinners has 140 recipes and more than 100 creative, practical tips on great money-savers; inventive takes on old standby dinners and how to get ingredients to last longer.



**Small-space container gardens: transform your balcony, porch, or patio with fruits, flowers, foliage & herbs**  
**By: Richardson, Fern., 2012**  
Call Number: 635. 986 RIC

From design basics to essential plant picks, Small-Space Container Gardens proves you don't need a yard to have a garden. For anyone who wants more green in their life, it's time to get out there and start growing.



## The darkest timeline...

BY TODD FOSTER

I was looking through lists of the most profitable companies today and was not surprised to see that 10 out of the top 20 are oil and gas companies (Forbes).

But I was surprised to see that Wal-Mart was the most profitable, especially when I think of the thousands of hours I spent loading and unloading cut-price products onto and off trailers -- in my twenties, so much stronger than I am now; so naive.

I would forgo break-time to get more work done; I still believed that if I worked very hard then I would be rewarded. That I could climb to a position of importance.

Of course, I didn't actually work for Wal-Mart, but for a variety of "temporary agencies", who provided a disposable workforce.

When the busy season is finished, all the agency employees are told that the job is finished, usually close to Christmas. I made \$12 an hour, the same as any of the other mercenaries, regardless of how hard I worked.

Cut-price stores are powerful in part because of me. I helped perpetuate massive profits for such a small return on my investment. It's as though I sweat and strained for them as a favor to them, trading my time and energy for a tiny pittance of the whole

profit -- like people do every day when they fill their cars with fuel. When We, The People, are complicit in the systematic consumption of something that perpetuates the domination of social policies for the benefit of a very few, then we have decided that domination is what we deserve and what we need.

I'm living in a 21<sup>st</sup>-century dark reflection of a better reality. The food of this darkest timeline is so abundant in some places it is thrown away as trash, and so scarce in others that it is killed for.

Somewhere, somehow, the neo-colonial rulers are overthrown and a second enlightenment takes place. I imagine that, in that timeline, I have found a harmony with the people around me, and a task each day that makes me excited and fulfilled and hopeful.

In this better reality the air is fresh, the water is clean, and people think and laugh with meaning. Violent actions don't happen because people don't condone and profit from machines of war and death. Unlike here, people don't find pleasure in other beings suffering, or find it amusing to prop up and tear down, or to categorize -- creating schism for the purpose of division and conquest.

There I am whole, and valued. Here, I am disturbed and disaffected. This is the darkest timeline.

CONTINUED FROM FRONT PAGE

Area (BIA) recommends improvements and maintenance of municipally-owned lands and buildings; Caledon Council Community Golf Tournament Committee organizes the annual charity golf tournament and decides which charities get the money; the Graffiti committee advises on clean up.

There are more committees to advise on preserving Caledon's heritage, checking up on candidate's election expenses, advising on policing.

The Public Library Board oversees the Town's public libraries, while the Seniors' advisory tries to make life better for older adults in Caledon.

Go to [www.caledon.ca/en/townhall/boardscommittees.asp](http://www.caledon.ca/en/townhall/boardscommittees.asp) for a list of advisories. Phone 905.584.2272 or 1.888.225.3366

If the municipalities can't find a job for you, check with the **Public Appointments Secretariat** at Queen's Park. Phone 416 327-2640 or 1 855 825-3422 or go to [www.pas.ov.on.ca/scripts/en/home.asp](http://www.pas.ov.on.ca/scripts/en/home.asp) to find out what you can do on agencies, boards and commissions.

You could apply to work with a committee for the Art Gallery of Ontario, or the Ontario Science Centre, or the Halton-Peel group serving Ontario Trillium Foundation; or Legal Aid Ontario; or the committee that decides who gets a medal for good citizenship; or apply to join the Board of Governors of the University of Toronto. There's even an advisory committee on rabies. Whatever turns you on.

## City of Brampton FOOD & TOY DRIVE

Supporting the Brampton  
Food Sharing Networking and  
Toys for Tots campaign.

**November 14 - December 19, 2014**

Drop off your non-perishable food donations or new, unwrapped toys at City Hall or any Brampton Community Centre, Library or Fire Station.

**Thank you for your support!**

We're working together and making  
a difference in our community.

(3-1-1)

**905.874.2828**

**[www.brampton.ca](http://www.brampton.ca)**



**THANK  
YOU**

**OSMAND BANGURA**

To the voters of Ward 6  
Brampton for your support.



## YOUR NEW LIBRARY CARD Don't leave home without it

Got your new library card? The one with the key fob?

Brampton Libraries have redesigned library cards so you can clip one to your car keys or house keys so you won't leave home without it.

All seven Brampton branches are ready to replace your old card at no charge. All locations (except the Northeast Interim Site on Mountain Ash Drive) are open seven days a week and all locations offer 24-hour returns.

As the weather gets colder, borrow some books or movies to snuggle with in front of the fire. Some seasonal classics you can find as books or videos are *A Christmas Carol* by Charles Dickens, Irving Berlin's *White Christmas*, *The Polar Express* by Chris Van Allsburg, and the historic picture book *The Snowy Day* by Jack Ezra Keats.

**By Brampton Library staff**

*You don't need money to join your local library. If you live in Mississauga, Brampton, or Caledon you can join your local library free of charge, and borrow books, videos, and other items. Just return your borrowings on time and don't lose or damage them, and it won't cost you a nickel.*



# 500 local jobs on the line

BY MARK BROWN

In December 2013, the day before the House of Commons adjourned for Christmas, Canada Post announced the elimination of door-to-door mail delivery and an increase in the price of postage -- a change that would disproportionately affect seniors and vulnerable people.

Since then, the Canadian Union of Postal Workers (CUPW) has campaigned to preserve Canada's Postal Service -- through the NDP in the House of Commons, and with the public through petitions to MPs of all political parties.

Postal service is a federal matter, but CUPW and Peel Regional Labour Council also sought support from Peel municipalities -- the union estimates 500 Peel postal workers will lose their jobs if door-to-door gets slammed.

Mississauga councillors would not help the posties, but Brampton Council told the Federation of Canadian Municipalities to demand that Ottawa maintain residential door-to-door.

Across Canada, town hall meetings have discussed the issue, ads appear in newspapers. And in Port Credit, as in many places across Canada, CUPW members and others undertook door-to-door delivery -- of leaflets stating the case for ... door-to-door delivery!

Seniors' groups and organizations for people with disabilities have joined CUPW in asking the courts to prevent termination of home mail delivery, as contravening Canada's Charter of Rights and Freedoms. The challenge will also argue that this decision is beyond Canada Post's authority and should be made by the Parliament of Canada which created Canada Post and defined it.

Elimination of door-to-door mail delivery in Peel could affect 40,850 homes and 1,450 apartments in Brampton, plus 80,200 homes and 6,900 apartments in Mississauga.

Canada Post says the cuts will

offset losses due to declining mail volumes. What Canada Post is not saying is that it has made a profit each year except in 2011, the year postal workers were locked out. CUPW recommends expanding Canada Post's work to include Postal Banking, a lucrative postal product in parts of Europe and which existed in Canada until the 1960s.

CUPW remains committed to preserving Canada's publicly-owned Post Office and maintaining door-to-door delivery.

Brampton resident Mark Brown is Regional Education and Organization Officer, Metro Toronto Region, CUPW.

## FREE trade is a cost item

BY ROSEMARY KEENAN

*Chair, Council of Canadians -- Peel*

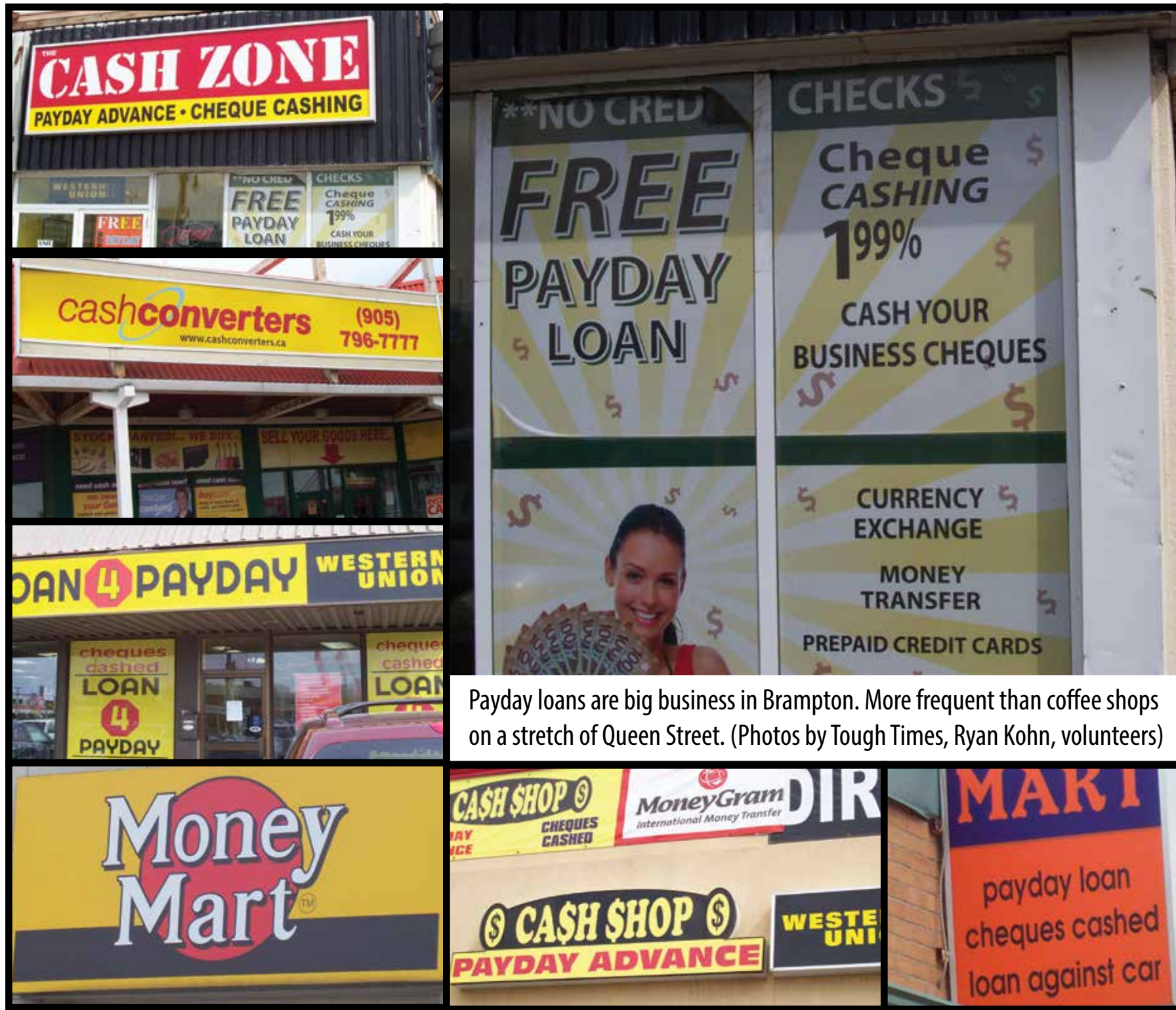
Canada Post is a publicly accountable service provided to all Canadians. Private corporations would like to run it or parts of it as a profit-making venture. That takes it a step away from public accountability, and allows private corporations to charge whatever the market will bear, reducing affordability.

The Comprehensive Economic and Trade Agreement (CETA) Is a free trade deal between Canada and the European Union. Some like it, some don't.

People who deliver the mail don't.

Here's a quote from the Trade Justice Network:

"We have a postal service in Canada that guarantees basic mail delivery in all parts of our vast country. But this is expensive. So in order to pay for it, government regulations give Canada Post the exclusive right to handle addressed letters without competition from private companies. But the CETA appears to deregulate some kinds of letters so transnational corporations can provide them for profit. This would put our public mail delivery in jeopardy."



Payday loans are big business in Brampton. More frequent than coffee shops on a stretch of Queen Street. (Photos by Tough Times, Ryan Kohn, volunteers)

## They've got the money, honey ...If you've not got a dime

A payday loan is a short-term, often unsecured, cash advance.

It's in an industry that's growing. In fact, there are more payday loan places on Queen Street, Brampton, between 410 and Main than there are coffee shops -- more storefronts offering cash for empty wallets than goodies for empty bellies.

"Payday loans have become increasingly popular since coming to Canada in the early 1990s" according

to an Ontario government website.

Popular with whom?

The government website continues: "Though they offer quick cash when you need it, you may end up paying back more than you anticipated."

Mississauga South MPP and currently Ontario Finance Minister Charles Sousa was a mere Parliamentary Assistant in 2008, when he shepherded the Payday Loans Act through the Legislature.

The Act led to rules and

regulations which the government says offer stronger protections "designed to provide you with the information you need to make informed decisions about short-term borrowing."

Here's more government info:

"Often, a borrower guarantees repayment with a post-dated cheque or pre-authorized debit. Lenders typically require borrowers to prove three months of continuous employment, produce a recent utility bill in their name to establish

address, and have an active chequing account. No credit check is performed.

"In Canada, loans typically reach a maximum advance of 50 per cent of the borrower's net pay. The average loan in Canada is approximately \$300 with a term of 10 days to two weeks."

Thanks to Sousa, there's a **Payday Loans Bill of Rights**

Here's a checklist:

**Full disclosure on your payday loan agreement -**

Payday lenders must place certain information on the first page of your payday contract, including:

- The amount you are borrowing
- The number of days your loan agreement is for (for example, ten or 14 days)
- The amount you will pay for your loan (your "total cost of borrowing").

**Advertisements -** Ads for payday loans that mention the cost of borrowing must also tell you what the cost of a loan would be if you borrowed \$300 for 14 days.

**Limits on the total cost of borrowing -** Payday lenders can charge no more than \$21 for every \$100 that a consumer borrows.

**Prohibited practices -** "Rollover" loans are prohibited in Ontario. "Rollover" loans are when you have one payday loan, and before that loan is paid off in full, you receive another payday loan from the same lender.

No payday lender can ask for or accept from a consumer an assignment of the consumer's wages.

**A two-day "cooling off" period -** You have two business days to cancel your payday loan agreement without penalty. You do not need to give a reason for cancelling.

**Collection practices -** No payday lender or loan broker may communicate with a consumer in a manner that constitutes harassment.

For example, the payday lender or loan broker:

- Can try to contact you a maximum of three times a week only (not counting regular mail)
- Cannot use threatening or intimidating language
- Cannot use excessive or unreasonable pressure.

**An immediate advance -**

Your payday lender must give you your loan money when you enter into the payday contract. If your payday contract is entered into on the internet or over the phone, the payday lender has one hour to give you your loan money.

Your payday lender cannot subtract any fees from the amount of your payday loan. For example, if your loan is for \$300, you are entitled to receive \$300. The payday lender

cannot reduce the amount given to you due to fees.

If you have any questions about payday loans and your rights, phone the Ontario Government's Consumer Protection Branch at 1-800-889-9768.

In the meantime, think of Finance Minister Charles Sousa, MPP, who helped put the rules in place. He has a framed copy of the Payday Loans Act in his office in Port Credit, endorsed by Ted McMeekin, then Minister of Government and Consumer Services, and his boss at the time.

## The other side of the ledger ...Payday Loan replies

The Canadian Payday Loan Association (CPLA) says that it represents the majority of licensed payday lenders in Canada and that it works to ensure payday loan companies "hold themselves to a higher standard of responsible service and to help customers make informed financial decisions."

Its website at [www.cpla-acps.ca/english/home.php](http://www.cpla-acps.ca/english/home.php) says it is the national trade association for companies that provide Canadians with short-term loans or payday advances in small amounts to help cover unanticipated expenses.

The CPLA says it works to promote laws and regulations that "balance strong consumer protections while preserving access to short-term credit for millions of Canadians.

"Our mandate is to work with governments toward a national regulatory framework that will allow for a viable industry and protect consumers.

"Our members adhere to a strict Code of Best Business Practices.

The CPLA was established in 2004, "to achieve a regulatory framework that protects consumers

and allows for a viable competitive industry."

The website says there are 1,771 licenced store fronts and online

**"If you find yourself using payday loans on a frequent basis, you should consider using other sources of financing, or consulting a non-profit credit counsellor."**  
-Canadian Payday Loan Association

platforms in Canada, 820 of which are CPLA members. The Mississauga phone book lists 13 payday loan companies, most with multiple outlets, while Yellow Pages website lists 21 in Brampton, most with more than one store.

Directors of the CPLA hail from Utah, Kansas, Cambridge ON, Edmonton, Toronto.

The CPLA provides website advice. Under a heading Proper Use of Payday Loans, CPLA suggests:

Payday loans are meant for occasional and unusual use only, not to be used continuously, or as long-term loans. "If you find yourself using payday loans on a frequent basis, you should consider using other sources of financing, or consulting a non-profit credit counsellor."

You can phone CPLA for free at 1-800-413-0147. Or try 1-888-527-8999 for free help from Ontario Credit Counselling Society.

**THANK YOU!**

**For all the support and opportunities to learn about poverty issues in Peel. Thanks to all the inspiring people who are working for change.**



**SAMANTHA ANGEL**  
Candidate for City Council  
Ward 5 , 2014 election.  
[votesamanthaangel@gmail.com](mailto:votesamanthaangel@gmail.com)





## Pat Saito Councillor Ward 9

*Thank you for your support*

**Serving all of Ward 9, Mississauga  
and the Region of Peel**

[www.ward9.ca](http://www.ward9.ca)

905-824-3429

[pat.saito@mississauga.ca](mailto:pat.saito@mississauga.ca)

## Hepatitis C

*Treatment, Care & Support Is Available*

**You can be at risk if:**

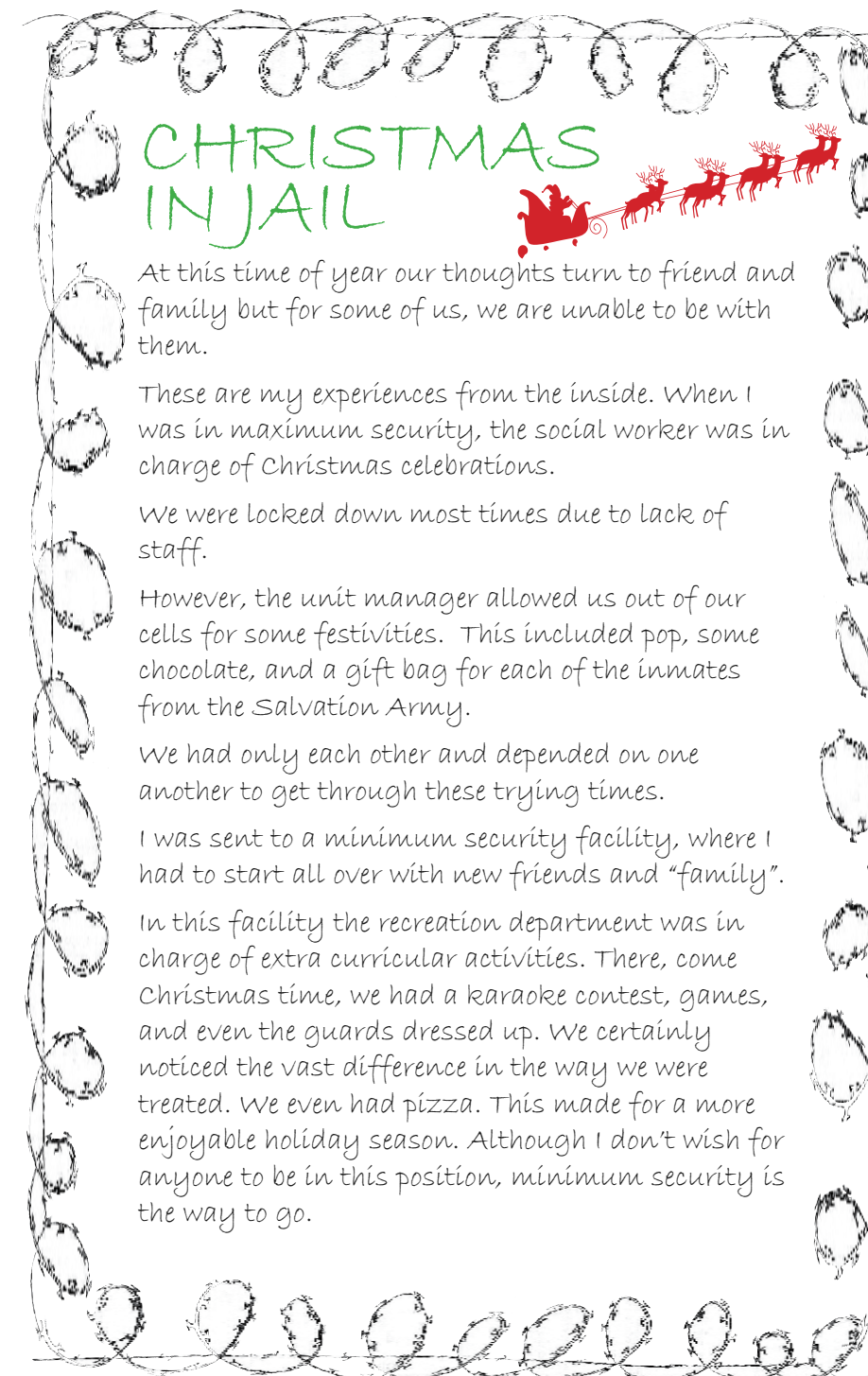
- Sharing of personal care and hygiene items such as razors, toothbrushes, clippers and scissors with someone living with hepatitis C
- Sharing needles used for body tattoos and piercings. Re-using and sharing tattoo ink and ink pots
- Sharing drug equipment such as needles, filters, tourniquets, water, syringes, cookers, alcohol swabs, acidifiers
- Receive blood and body organs that have not been screened for hepatitis C. Even in Canada, if you received blood and organ donations before 1990 you may be at risk.
- Involved in medical procedures including immunization in hepatitis C endemic countries



**Contact:**  
Bloom Clinic  
40 Finchgate Blvd. Suite 224  
Brampton, ON L6T 3J1

Phone: 905-451-6959 | [mail@bramaleachc.ca](mailto:mail@bramaleachc.ca)

*Call today for information or  
to book a free test.*



## CHRISTMAS IN JAIL

At this time of year our thoughts turn to friend and family but for some of us, we are unable to be with them.

These are my experiences from the inside. When I was in maximum security, the social worker was in charge of Christmas celebrations.

We were locked down most times due to lack of staff.

However, the unit manager allowed us out of our cells for some festivities. This included pop, some chocolate, and a gift bag for each of the inmates from the Salvation Army.

We had only each other and depended on one another to get through these trying times.

I was sent to a minimum security facility, where I had to start all over with new friends and "family".

In this facility the recreation department was in charge of extra curricular activities. There, come Christmas time, we had a karaoke contest, games, and even the guards dressed up. We certainly noticed the vast difference in the way we were treated. We even had pizza. This made for a more enjoyable holiday season. Although I don't wish for anyone to be in this position, minimum security is the way to go.

### GIFTS FOR FAMILIES

Sonoma Church in Brampton has free gifts to give away during December.

Sonoma, which meets in the Jim Archdekin Rec Centre at 292 Conestoga Drive, Brampton, told Tough Times:

"The way it typically works is anyone (we mean anyone) can attend one of our services, and they'll receive a gift for each member of their family in attendance. They may be asked to fill out a welcome card so we can keep in contact with them. If by chance we've run out of gifts during that service, we'll send it in the mail or they can come back the next week. Last year we gave away \$3,000 in cash and presents to families in the community."

Phone 905-291-0830 for more information.

### REGENERATION OPEN DURING THE HOLIDAYS

Regeneration, a free breakfast venue at Grace's Place, on Main Street, Brampton, that serves dozens of folk every day, is open during the holidays.

Breakfast will be served every morning from 7 a.m. to 9:45 a.m. (Sundays until 9:15 a.m.)

Christmas meal set for Saturday, December 20.

Christmas morning - Breakfast 7 a.m. to 9:45 a.m.

Boxing Day - Breakfast 7 a.m. to 9:45 a.m.

New Year's Day - Breakfast 7 a.m. to 9:45 a.m.



کیا آپ کو کسی ایسے شخص کی مدد کی ضرورت ہے جو پنجابی بولنا جانتا ہو؟  
پنجابی کمیونٹی ہیلتھ سروسز کو فون کریں  
905-677-0889



क्या आपको हिन्दी बोलने वाले व्यक्ति की मदद की ज़रूरत है?  
तो पंजाबी कम्युनिटी हेल्थ सर्विसेज़  
(Punjabi Community Health Services)  
को 905-677-0889 पर फोन करें।



ਕੀ ਤੁਹਾਨੂੰ ਕਿਸੇ ਪੰਜਾਬੀ ਬੋਲਣ ਵਾਲੇ ਦੀ ਸਹਾਇਤਾ ਦੀ ਲੋੜ ਹੈ?  
ਤਾਂ ਪੰਜਾਬੀ ਕਮਿਊਨਿਟੀ ਹੈਲਥ ਸਰਵਿਸਿਜ਼  
(Punjabi Community Health Services)  
ਨੂੰ 905-677-0889 ਤੇ ਫੋਨ ਕਰੋ।

**Your legal clinic can help!**

**FAMILY LAW FRIDAYS**  
Family law advice lawyer available every Friday  
9:30am-12:30pm and 1:30pm-4:15 pm  
Drop in only

**CRIMINAL LAW THURSDAYS**  
\*\*NEW\*\*  
Criminal law advice lawyer available every Thursday  
\*Starting August 28, 2014\*  
5:00pm to 7:00pm  
Drop in only

**MISSISSAUGA COMMUNITY LEGAL SERVICES**

We are a legal aid clinic funded by Legal Aid Ontario. We provide free legal advice and representation in the following areas of poverty law: Social Assistance, Canada Pension Plan Disability, Tenants rights, Employment insurance, Workplace safety and insurance, Immigration.

We are located at:  
130 Dundas Street East, Suite 504, Mississauga  
905-896-2050



# Letter to the editor

A letter from Helene Burrowes, Mississauga's Citizen of the Year, on her attempt to win a seat on Dufferin-Peel Catholic District School Board. Burrowes, C1FD, was candidate for Separate School Board trustee in Mississauga's Ward 5 (Malton and Britannia Woods).

The loss of my elections gave me a lot to reflect on, both positive and negative. I will NEVER try that again! I have renewed respect for ANYONE presenting themselves for any title! whew!

However, I have a few suggestions for trustees, both public and separate.

We, trustee candidates, were not allowed on any school property, only on the sidewalks to hand out our literature. Many cars are parked inside the school grounds so we could not access the many parents who picked up their children.

I would suggest that ALL schools invite ALL candidates at the same time to have a chance to meet the students, vice versa and invite those students to ask questions. I don't speak of a debate, just informal meet and greet type thing. Then everyone has an equal chance. There could also be an evening for the parents to meet and greet.

Churches..... not much can be done there..... Cardinal did not allow us to be on the grounds until Sept 26. We also had to be on the sidewalk to give our info -- difficult when the cars are rushing out of the parking lot! The majority of worshippers drive to church.

From Sept. 26, we were allowed



to be on church grounds and this was great as we could be just beside (not in front) of the many church doors. The positive is that we DID reach many people on those few Sundays and are grateful to the Cardinal for this.

However, we should ALL have had the opportunity to speak to the parishioners on ONE Sunday. People are overwhelmed with information overload, cards, posters, etc.

Nothing beats the spoken word! You can also judge the sincerity (or not!) of the speaker!

Anyway, it gives you more of an idea of the candidate.

Dear Acting Medical Officer of Health,

The Region of Peel has placed an immunization advertisement in Peel Poverty Action Group's Tough Times newspaper, stating that 'students must be immunized...' with no mention of the fact that anyone can have their child exempted based on religion or conscience by simply submitting an exemption form.

Immunization is in fact NOT mandatory to attend school in Ontario. I certainly hope that no one at the Region of Peel administers any vaccines without full disclosure of the risks involved.

You might wish to review Ontario's Health Care Consent Act with all your employees. It requires the following elements of consent:

1. The consent must relate to the treatment.
2. The consent must be informed.
3. The consent must be given voluntarily.
4. The consent must not be obtained through misrepresentation.

Activists will be participating in spot-checks to monitor the Region's compliance.

Christine Massey  
Brampton

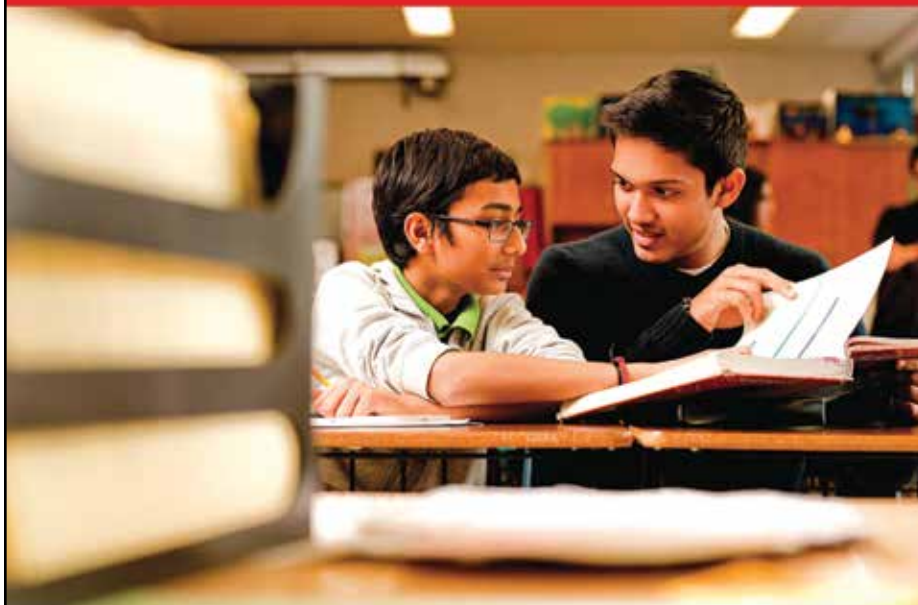
\*\*\*

Tough Times, Peel's only social justice newspaper, had the most comprehensive candidate information of any newspaper in Peel region. The CUPE-endorsed candidates were listed as well as the candidates endorsed by CLC. It also contained information on what candidates will do on the issue of poverty in Peel. We have copies at our Union Hall.

Excellent work!

Hayley Thomas  
Acting Recording Secretary  
CUPE Local 966

Behind every changed life is  
someone who made it happen.



You can be that someone.  
Give today at [unitedwaypeel.org/donate](http://unitedwaypeel.org/donate)



United Way  
Peel Region

Together, we are possibility.



# Habitat: It's better than the lottery

No down payment  
and an interest-free  
mortgage

Habitat for Humanity is "working for a world where everyone has a safe and decent place to live." Its volunteers and sponsors build affordable housing and promote homeownership to break the cycle of poverty.

Habitat believes that "every hardworking Canadian has the right to a home they can afford" so the organization aims to build and sell homes at a price affordable to working families being paid less than the low-income cut-off (LICO). The cut-off is a term used by Statistics Canada, taking into account family size and where the family lives.

Want a home of your own but short on down payment and income?

Here's what to do:

1. Phone 905-455-0883 ext. 231.

This will lead to Habitat's Family Services Department.

2. A staff member will tell you about an Information Session which



Up go the joists for the first floor of homes in Block D, site of five of a planned 18 townhomes on Torbram Road, Brampton. Workers are from SNC Lavalin, an international engineering and construction firm, who volunteered for this hands-on project. Volunteers, from left: Francis Fung Fook, Egan Macaulay, Tom Xue, Paul Yong, Ionna Laksono, and Batbayar Baatar. (Photo by Liz Etsell, Build Site Volunteer Coordinator)

you must attend. There you learn the history of Habitat, the application process, what you need to qualify for a Habitat home, family partnership, and how Habitat supports families in the longterm. There's no cash down payment for a mortgage, but you and your family will put in 500 volunteer hours -- it's called "Sweat Equity" -- where you could support Habitat's ReStore, work on a Habitat building

site, help with social events, or other activities. Staff will help you at all times.

3. Families are selected according to:

- Family need- Number in family to get you into the right size house. (At Torbram, Habitat is building two- and four- bedroom homes.)

- Income and stability -- work history, credit history, and any

challenges along the way. Habitat wants to know so that it can give you the support you need.

4. Once a family is approved for a home, Habitat ensures that the transition is smooth.

5. Support doesn't stop once you are housed. Problems or questions? Just ask Habitat. If they can't help, they will help you find someone who can.

## KNIGHTS TABLE STAYS OPEN

Knights Table soup kitchen in Brampton is serving breakfast and lunch/dinner every day of the holiday.

Christmas Eve, Wednesday, December 24, 2014, breakfast 8 a.m. to 10 a.m., then open for lunch/dinner from 12 p.m. noon to 2 p.m.

Christmas Day, Thursday, December 25, 2014, breakfast from 8 a.m. to 10 a.m., then a Festive Meal from 12 p.m. noon to 4 p.m.

Boxing Day, Friday, December 26, 2014, breakfast from 8 a.m. to 10 a.m., with lunch/dinner from 12 p.m. noon to 4 p.m.

New Year's Eve, Wednesday, December 31, 2014, from 8 a.m. to 10 a.m., then lunch/dinner from 12 p.m. noon to 4 p.m.

New Year's Day, Thursday, January 1, 2015, from 8 a.m. to 10 a.m., followed by lunch/dinner from 12 p.m. noon to 4 p.m.

For more information:  
[www.knightstable.org](http://www.knightstable.org)  
905) 454-8725.

## LOCATION LOCATION LOCATION

Want to know where the rich people live? United Way of Peel Region shows where, via a map in a recent pamphlet *Say yes to change*. You can pick up a copy in most public buildings.

Rich people (income of \$62,000 and more) live in northwest Peel, Caledon for instance, and an area abutting Lake Ontario in the south, Lorne Park for instance.

Cash-poor people (income \$26,000 or less) take up a lot less space, and are huddled in Malton and the southwest corner of Brampton. Other low-income folk (\$26,000 to \$35,000) are in central Mississauga and central and east Brampton -- too few in the Caledon area to merit a mark on the map.

More than 169,000 Peel people live in poverty and 40% of workers in the Greater Toronto Area do not have stable, secure jobs.



The Beena Family celebrated Mum's 70th birthday by sponsoring the day's food at Knights Table, Brampton's 365-days-a-year, three-meals-a-day soup kitchen. The family faces are (back to front): Jyothi Trindidade, Shirley Dsa, Charmaine Trindidade, Betty Samuel, Beena Samuel, Madhuri Patil, Mom Rachel Samuel, with Betty's son, her grandson Kaine, age three. To sponsor a meal at Knights Table, contact Annie Bynoe at 905 454-8725.

## North Peel & Dufferin Community Legal Services

Free legal services for low income residents of  
Brampton, Caledon, and Dufferin County

Problems with your landlord?

Was your application for Ontario Disability  
Support Program benefits denied?

Problems with Ontario Works?

905.455.0160 | [npdinfo@lao.on.ca](mailto:npdinfo@lao.on.ca)  
Toll Free from Dufferin 1.866.455.0160



WOMAN'S EYES



## canadian fine arts from punjab

The artist who painted these pictures has a degree in fine arts from Punjab University where she won a gold medal for her work. In Canada for six years and living in Brampton, she is intent on a career in art. She paints on canvas, paper, fabric, and has produced murals. Contact [s\\_tvarma@yahoo.com](mailto:s_tvarma@yahoo.com).

TEMPLES OF IMAGINATION



FLOWER PAINTING  
[ACRYLIC ON FABRIC]



RELIGIOUS SYMBOLS ABOUND IN MUSIC  
INSTRUMENTS AND SPIRITUALITY



MOTHER AND CHILD  
[COLOURED PENCIL ON PAPER]